

For information about careers in treasury and financial management and the Certified Cash Manager and Certified Treasury Executive programs, contact:

☛ Treasury Management Association, 7315 Wisconsin Ave., Suite 600 West, Bethesda, MD 20814. Internet: <http://www.tma-net.org>

For information about the Chartered Financial Analyst program, contact:

☛ Association for Investment Management and Research, P.O. Box 3668, Charlottesville, VA 22903. Internet: <http://www.aimr.org>

For information about the Certified Government Financial Manager designation, contact:

☛ Association for Government Accountants, 2208 Mount Vernon Ave., Alexandria, VA 22301-1314. Internet: <http://www.agacgfm.org>

Funeral Directors and Morticians

(O*NET 39011 and 39014)

Significant Points

- Job opportunities should be good, but mortuary science graduates may have to relocate to find jobs as funeral directors.
- Funeral directors must be licensed by their State.

Nature of the Work

Funeral practices and rites vary greatly among various cultures and religions. Among the many diverse groups in the United States, funeral practices usually share some common elements: Removal of the deceased to a mortuary, preparation of the remains, performance of a ceremony that honors the deceased and addresses the spiritual needs of the family, and the burial or destruction of the remains. Funeral directors arrange and direct these tasks for grieving families.

Funeral directors also are called morticians or undertakers. This career may not appeal to everyone, but those who work as funeral directors take great pride in their ability to provide efficient and appropriate services. They also comfort the family and friends of the deceased.

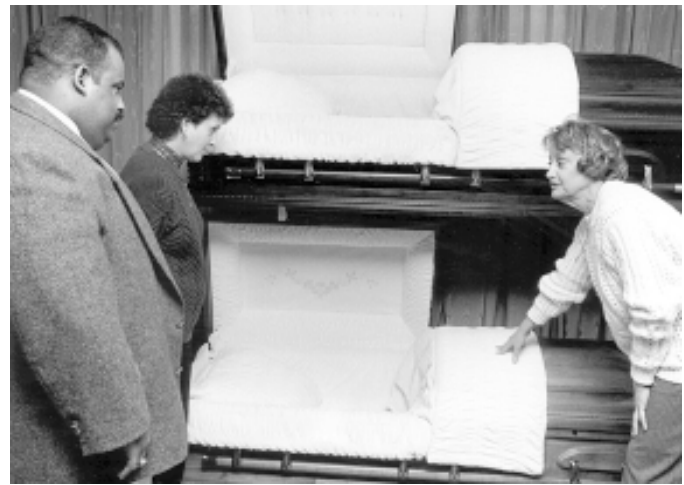
Funeral directors arrange the details and handle the logistics of funerals. They interview the family to learn what they desire with regard to the nature of the funeral, the clergy members or other persons who will officiate, and the final disposition of the remains. Sometimes the deceased leaves detailed instructions for their own funerals. Together with the family, funeral directors establish the location, dates, and times of wakes, memorial services, and burials. They arrange for a hearse to carry the body to the funeral home or mortuary.

Funeral directors also prepare obituary notices and have them placed in newspapers, arrange for pallbearers and clergy, schedule the opening and closing of a grave with the cemetery, decorate and prepare the sites of all services, and provide transportation for the remains, mourners, and flowers between sites. They also direct preparation and shipment of remains for out-of-State burial.

Most funeral directors also are trained, licensed, and practicing *embalmers*. Embalming is a sanitary, cosmetic, and preservative process through which the body is prepared for interment. If more than 24 hours elapses between death and interment, State laws usually require that the remains be refrigerated or embalmed.

The embalmer washes the body with germicidal soap and replaces the blood with embalming fluid to preserve the body. Embalmers may reshape and reconstruct disfigured or maimed bodies using materials, such as clay, cotton, plaster of Paris, and wax. They also may apply cosmetics to provide a natural appearance, and then dress the body and place it in a casket. Embalmers maintain records such as embalming reports, and itemized lists of clothing or valuables delivered with the body. In large funeral homes, an embalming staff of two or more embalmers, plus several apprentices, may be employed.

Funeral services may take place in a home, house of worship, funeral home or at the gravesite or crematory. Services may be nonreligious, but



Funeral directors explain burial options and arrange the details of funerals with clients.

often they reflect the religion of the family, so funeral directors must be familiar with the funeral and burial customs of many faiths, ethnic groups, and fraternal organizations. For example, members of some religions seldom have the bodies of the deceased embalmed or cremated.

Burial in a casket is the most common method of disposing of remains in this country, although entombment also occurs. Cremation, which is the burning of the body in a special furnace, is increasingly selected because it can be more convenient and less costly. Cremations are appealing because the remains can be shipped easily, kept at home, buried, or scattered. Memorial services can be held anywhere, and at any time, sometimes months later when all relatives and friends can get together. Even when the remains are cremated, many people still want a funeral service.

A funeral service followed by cremation need not be any different from a funeral service followed by a burial. Usually cremated remains are placed in some type of permanent receptacle, or urn, before being committed to a final resting place. The urn may be buried, placed in an indoor or outdoor mausoleum or columbarium, or interred in a special urn garden that many cemeteries provide for cremated remains.

Funeral directors handle the paper work involved with the person's death, such as submitting papers to State authorities so that a formal certificate of death may be issued and copies distributed to the heirs. They may help family members apply for veterans' burial benefits, and notify the Social Security Administration of the death. Also, funeral directors may apply for the transfer of any pensions, insurance policies, or annuities on behalf of survivors.

Funeral directors also prearrange funerals. Increasingly, they arrange funerals in advance of need to provide peace of mind by ensuring that the client's wishes will be taken care of in a way that is satisfying to the person and to those who will survive.

Most funeral homes are small, family-run businesses, and the funeral directors either are owner-operators or employees of the operation. Funeral directors, therefore, are responsible for the success and the profitability of their businesses. Directors keep records of expenses, purchases, and services rendered; prepare and send invoices for services; prepare and submit reports for unemployment insurance; prepare Federal, State, and local tax forms; and prepare itemized bills for customers. Funeral directors increasingly are using computers for billing, bookkeeping and marketing. Some are beginning to use the Internet to communicate with clients who are pre-planning their funerals, or to assist clients by developing electronic obituaries and guest books. Directors strive to foster a cooperative spirit and friendly attitude among employees and a compassionate demeanor towards the families. A growing number of funeral directors also are involved in helping individuals adapt to changes in their lives following a death through post-death support group activities.

Most funeral homes have a chapel, one or more viewing rooms, a casket-selection room, and a preparation room. An increasing number also have a crematory on the premises. Equipment may include a hearse, a flower car, limousines, and sometimes an ambulance. They usually stock a selection of caskets and urns for families to purchase or rent.

Working Conditions

Funeral directors often work long, irregular hours. Many work on an on-call basis, because they may be needed to remove remains in the middle of the night. Shift work sometimes is necessary because funeral home hours include evenings and weekends. In smaller funeral homes, working hours vary, but in larger homes employees usually work 8 hours a day, 5 or 6 days a week.

Funeral directors occasionally come into contact with the remains of persons who had contagious diseases, but the possibility of infection is remote if strict health regulations are followed.

To show proper respect and consideration for the families and the dead, funeral directors must dress appropriately. The profession usually requires short, neat haircuts and trim beards, if any, for men. Suits, ties, and dresses are customary for a conservative look.

Employment

Funeral directors held about 28,000 jobs in 1998. Almost 1 in 10 were self-employed. Nearly all worked in the funeral service and crematory industry.

Training, Other Qualifications, and Advancement

Funeral directors must be licensed in all but one State, Colorado. Licensing laws vary from State to State, but most require applicants to be 21 years old, have 2 years of formal education that includes studies in mortuary science, serve a 1-year apprenticeship, and pass a qualifying examination. After becoming licensed, new funeral directors may join the staff of a funeral home. Embalmers must be licensed in all States, and some States issue a single license for both funeral directors and embalmers. In States that have separate licensing requirements for the two positions, most people in the field obtain both licenses. Persons interested in a career as a funeral director should contact their State licensing board for specific requirements.

College programs in mortuary science usually last from 2 to 4 years; the American Board of Funeral Service Education accredits 49 mortuary science programs. Two-year programs are offered by a small number of community and junior colleges, and a few colleges and universities offer both 2- and 4-year programs. Mortuary science programs include courses in anatomy, physiology, pathology, embalming techniques, restorative art, business management, accounting and use of computers in funeral home management, and client services. They also include courses in the social sciences and legal, ethical, and regulatory subjects, such as psychology, grief counseling, oral and written communication, funeral service law, business law, and ethics.

The Funeral Service Educational Foundation and many State associations offer continuing education programs designed for licensed funeral directors. These programs address issues in communications, counseling, and management. Thirty-two States have requirements that funeral directors receive continuing education credits in order to maintain their licenses.

Apprenticeships must be completed under an experienced and licensed funeral director or embalmer. Depending on State regulations, apprenticeships last from 1 to 3 years and may be served before, during, or after mortuary school. Apprenticeships provide practical experience in all facets of the funeral service from embalming to transporting remains.

State board licensing examinations vary, but they usually consist of written and oral parts and include a demonstration of practical skills. Persons who want to work in another State may have to pass the examination for that State; however, some States have reciprocity

arrangements and will grant licenses to funeral directors from another State without further examination.

High school students can start preparing for a career as a funeral director by taking courses in biology and chemistry and participating in public speaking or debate clubs. Part-time or summer jobs in funeral homes consist mostly of maintenance and clean-up tasks, such as washing and polishing limousines and hearses, but these tasks can help students become familiar with the operation of funeral homes.

Important personal traits for funeral directors are composure, tact, and the ability to communicate easily with the public. They also should have the desire and ability to comfort people in their time of sorrow.

Advancement opportunities are best in larger funeral homes—funeral directors may earn promotions to higher paying positions such as branch manager or general manager. Some directors eventually acquire enough money and experience to establish their own funeral home businesses.

Job Outlook

Employment of funeral directors is expected to increase about as fast as the average for all occupations through 2008. Not only is the population expanding, but also the proportion of people over the age of 55 is projected to grow during the coming decade. Consequently, the number of deaths is expected to increase, spurring demand for funeral services.

The need to replace funeral directors and morticians who retire or leave the occupation for other reasons will account for even more job openings than employment growth. Typically, a number of mortuary science graduates leave the profession shortly after becoming licensed funeral directors to pursue other career interests, and this trend is expected to continue. Also, more funeral directors are 55 years old and over compared to workers in other occupations, and will be retiring in greater numbers between 1998 and 2008. Although employment opportunities for funeral directors are expected to be good, mortuary science graduates may have to relocate to find jobs in funeral service.

Earnings

Median annual earnings for funeral directors were \$35,040 in 1998. The middle 50 percent earned between \$25,510 and \$48,260. The lowest 10 percent earned less than \$17,040 and the top 10 percent more than \$78,550.

Salaries of funeral directors depend on the number of years of experience in funeral service, the number of services performed, the number of facilities operated, the area of the country, the size of the community, and the level of formal education. Funeral directors in large cities earned more than their counterparts in small towns and rural areas.

Related Occupations

The job of a funeral director requires tact, discretion, and compassion when dealing with grieving people. Others who need these qualities include members of the clergy, social workers, psychologists, psychiatrists, and other health care professionals.

Sources of Additional Information

For a list of accredited mortuary science programs and information on the funeral service profession, write to:

• The National Funeral Directors Association, 13625 Bishop's Drive, Brookfield, WI 53005.

For information about college programs in mortuary science, scholarships, and funeral service as a career, contact:

• The American Board of Funeral Service Education, 38 Florida Avenue, Portland, ME 04103.

For information on continuing education programs in funeral service, contact:

• The Funeral Service Educational Foundation, 13625 Bishop's Drive, Brookfield, WI 53005.